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Date: March 23, 2007

Signed: Peter K. Trzyna
Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No.

File: Carr-P2-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	Philip Carragher, and Steven Earl Webster
Serial No.	:	09/669,196
Filed	:	September 25, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING
Group Art Unit	:	3691
Examiner	:	KARMIS, Stefanos.

MS: No Fee Amendment
Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

SUBMISSION OF FORMAL DRAWINGS

S I R :

Please enter the enclosed formal drawings Figs. 1-21, Replacement Sheets 1-31 in the above-identified application.

The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: March 23, 2007

P.O. Box 7131
Chicago, IL 60680-7131
(312) 240-0824

Peter K. Trzyna
Peter K. Trzyna
(Reg. No. 32,601)

B. In the Drawings

Please amend the drawings as set out below. Enclosed is an Amended Version of Figures 1, 3, 10, 13, 16, and 20 showing corrections thereon in red ink. The amendments below are to correct typographical errors found in the drawings. Application submits herewith Replacement Sheets 1-21, that include the amendments below.

Figure 1, Box 6, delete ~~MORTGAGOR~~ and there insert MORTGAGEE.

Figure 3, Box 43, delete ~~Mortgager~~ and there insert Mortgagee.

Figure 10, Box 114, delete ~~Mortgager~~ and there insert Mortgagee.

Figure 10, Box 135, delete ~~Mortgager~~ and there insert Mortgagee.

Figure 10, Box 136, delete ~~Mortgager~~ and there insert Mortgagee.

Figure 10, above Box 75, delete ~~Mortgager~~ and there insert Mortgagee.

Figure 10, Box 144, delete ~~mortgagee~~ and there insert mortgagor.

Figure 13, in both Box 140s, delete ~~mortgager~~ and there insert mortgagee.

Figure 13, Box 144, delete ~~mortgagee~~ and there insert mortgagor.

Figure 16, Box 469, delete ~~mortgager~~ and there insert mortgagee.

Figure 20, Box 6, delete ~~MORTGAGOR~~ and there insert MORTGAGEE.

II. REMARKS

In the Office Action, claims 1-56 have been rejected pursuant to 35 USC Sec. 112, second paragraph. The Examiner contends that the claims are indefinite.

In response, the claims have been amended to more definitely carry through what was believed to be definite from the use of "the" to indicate an antecedent basis. The amended claims are more precise, however, and appreciation is hereby expressed to the Examiner.

Claims 37 and 38 have also been rejected as being duplicates. The foregoing amendment corrects the oversight.

The amendment to the specification corrects additional transpositions of "mortgagee" and "mortgagor" as per the prior specification amendment. The same applies to the drawings, and formal drawings are enclosed.

It is believed that the foregoing addresses all concerns raised in the Office Action, and favorable consideration is requested.

With respect to the present application, the Applicant hereby rescinds any disclaimer of claim scope made in the parent application or any predecessor or related application. The Examiner is advised that any previous disclaimer, if any, and the prior art that it was made to avoid, may need to be revisited. Nor should a disclaimer, if any, in the present application be read back into any predecessor or related application.

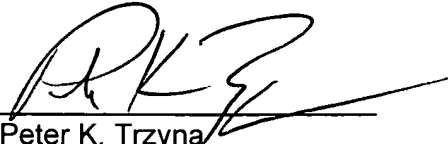
III. CONCLUSION

The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235, and if any extension of time is needed to reply to said office action, this shall be deemed a petition therefor.

If the prosecution of this case can be in any way advanced by a telephone discussion, the Examiner is requested to call the undersigned at (312) 240-0824.

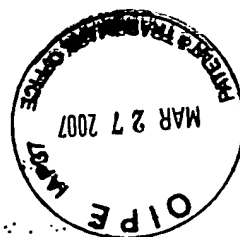
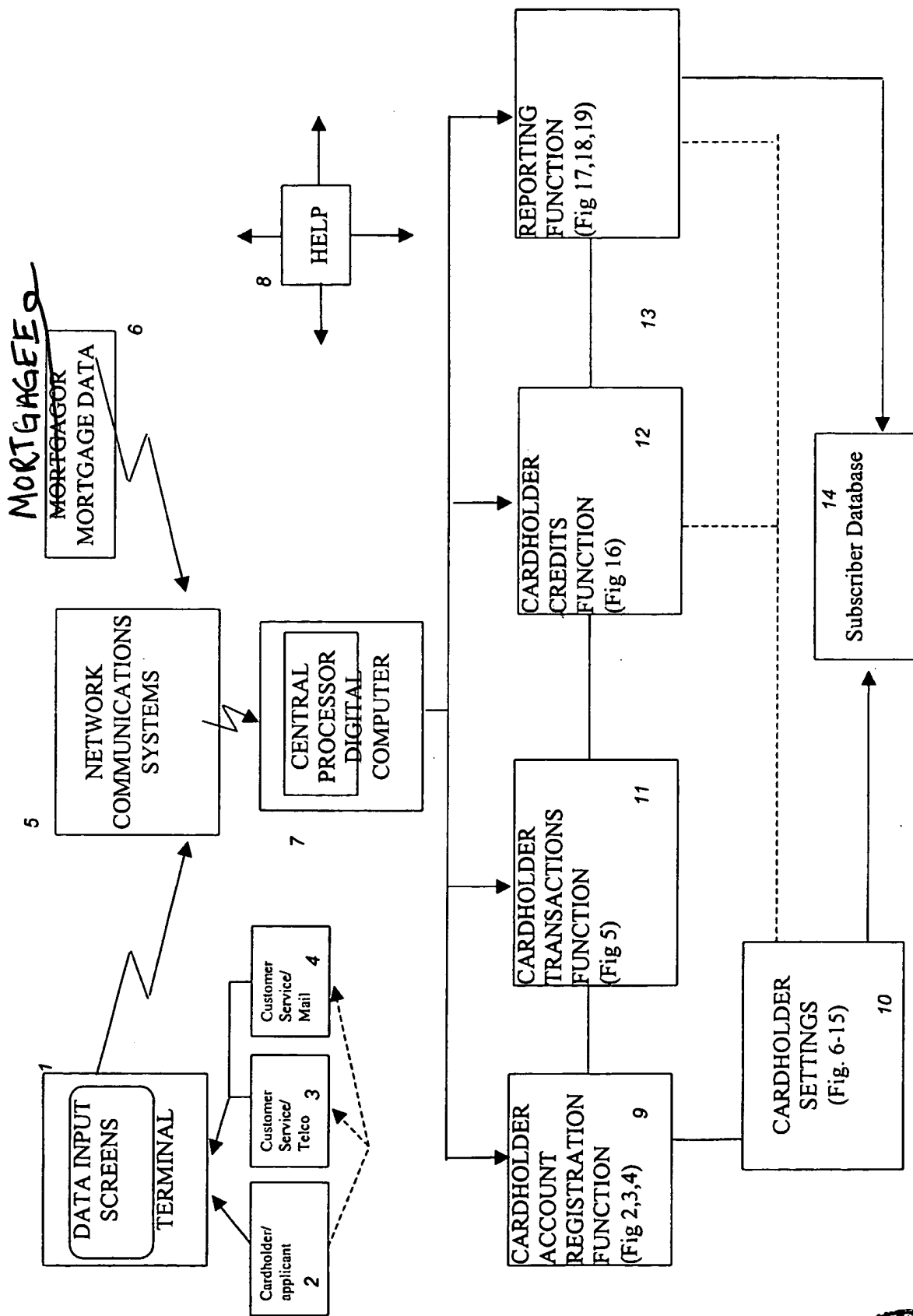
Respectfully submitted,

Date: March 23, 2007

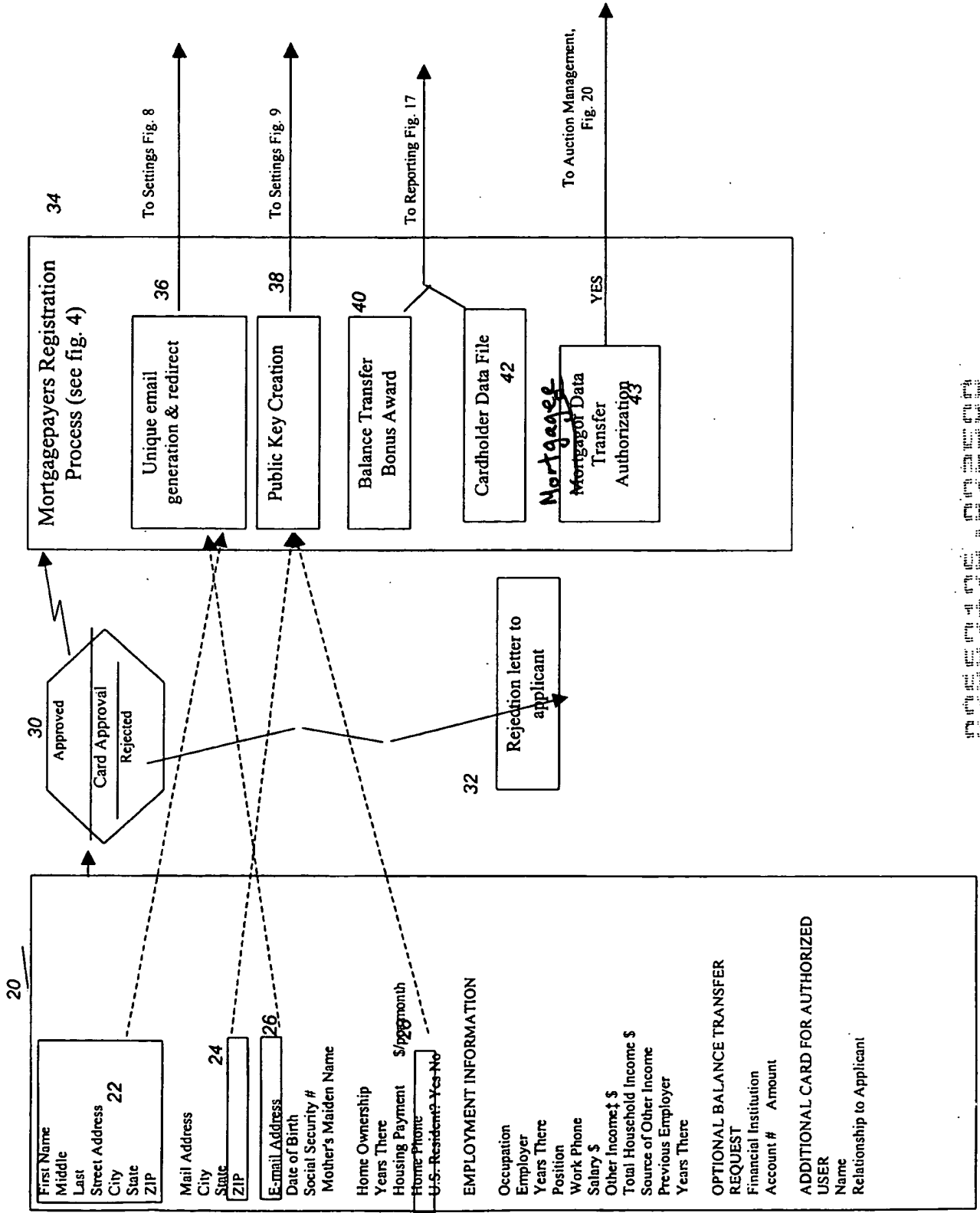

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A method for card activity-based mortgage crediting (Fig. 1)

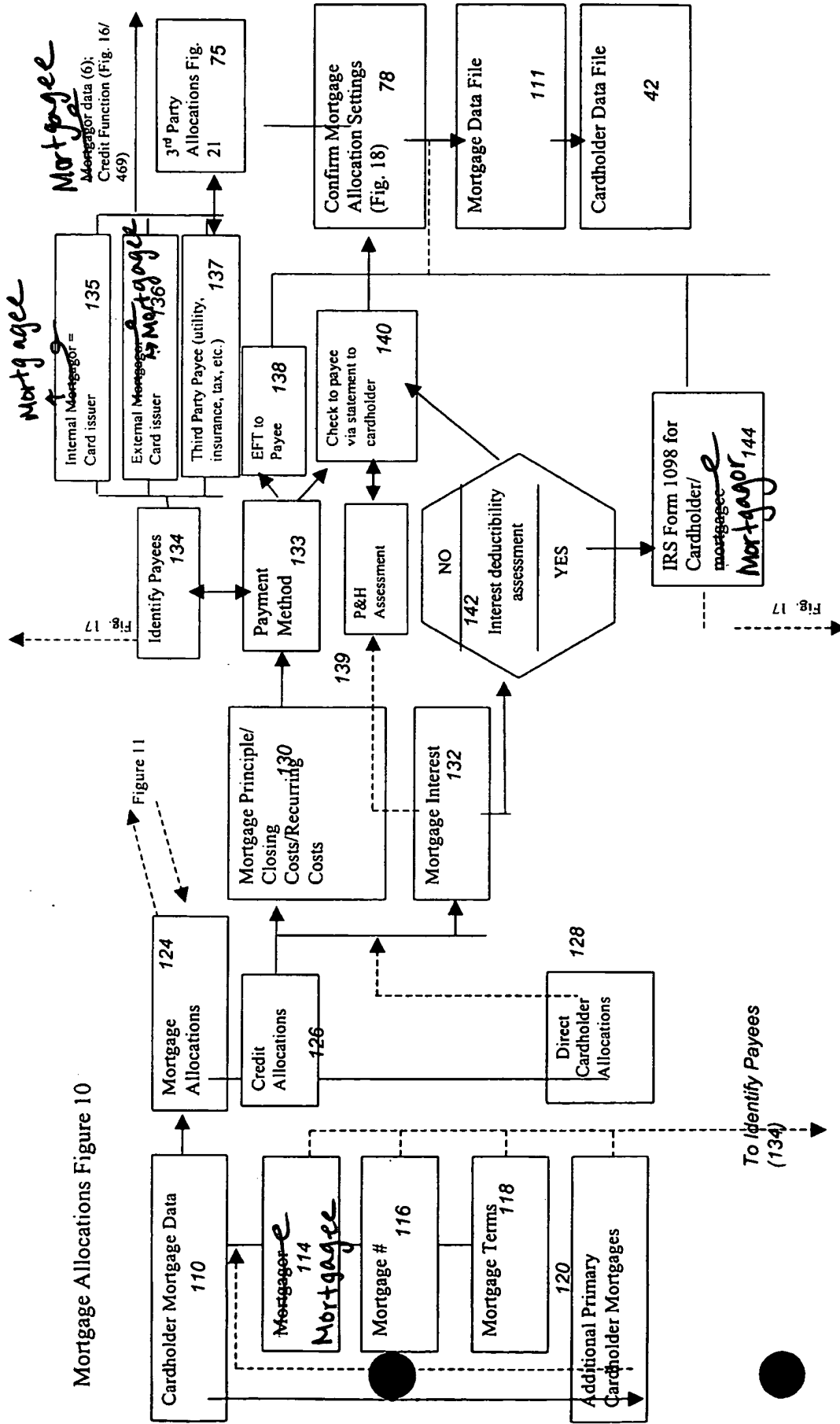


CARDHOLDER ACCOUNT REGISTRATION: Credit Card Provisioner Registration Process (Fig. 3)

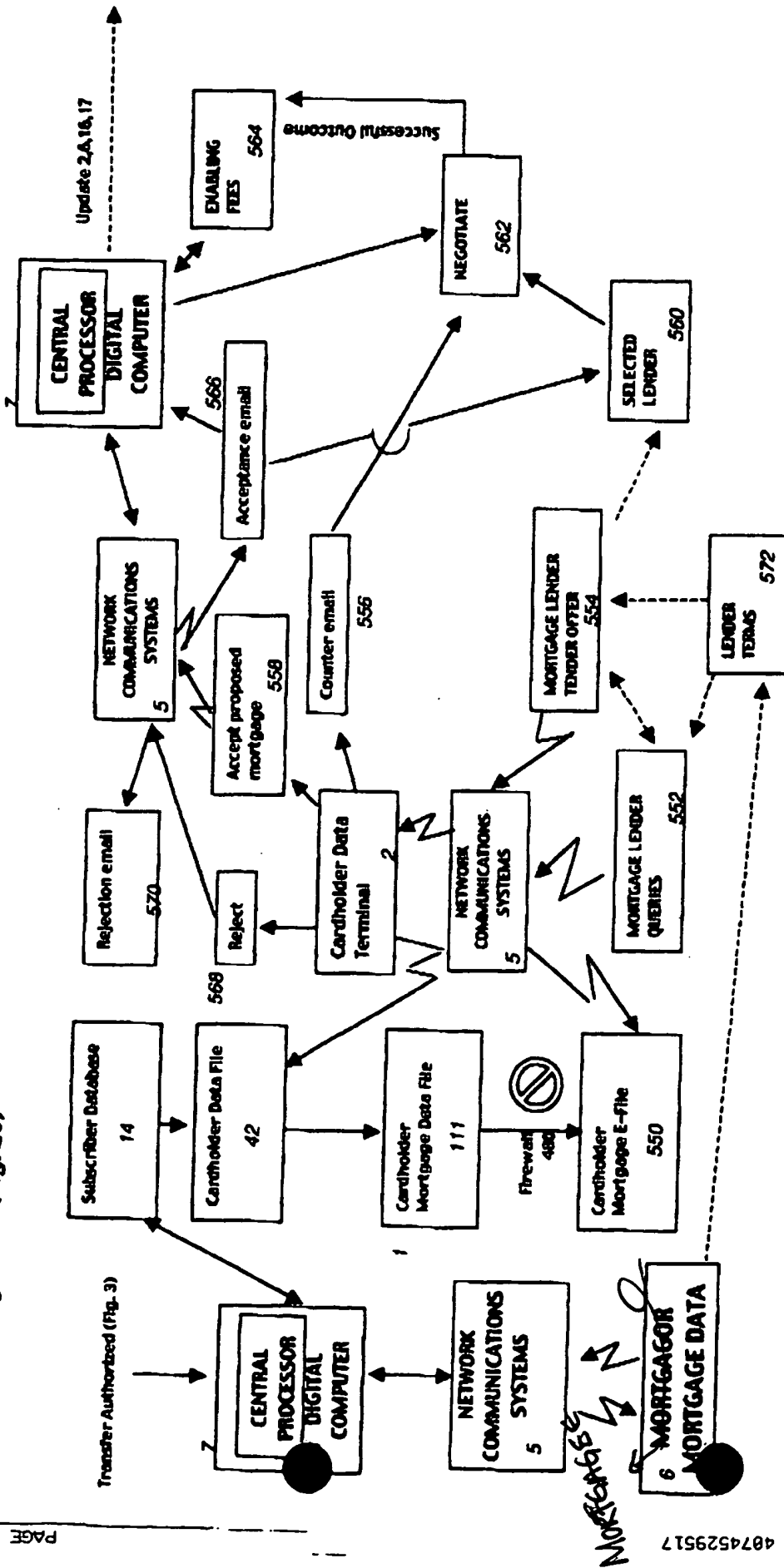


Approved by [Signature]

Mortgage Allocations Figure 10



Auction Management (Fig. 20)



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